



THE SAVVY CONSUMER COLUMN

The Savvy Consumer

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Beware of online dating scammers looking to swindle you out of cash

NASHVILLE, TN – Valentine's Day is just around the corner, and some consumers are banking on online dating as a way to hatch a serious relationship. Unfortunately, some fraud artists are also banking on online dating as a way to scam people out of their money.

Relationship scams, also known as sweetheart swindles, often follow this pattern:

You meet someone on a dating site and things get serious. You send messages, talk on the phone, trade pictures and maybe even make marriage plans. Soon you find out the person you met, who claimed to be an American professional, is going to Nigeria or another country for work. Once he or she is there, that person needs your help, asking you to wire money.

The first transfer may be small, but it's followed by requests for more. You're told your money is needed to cover costs for a sudden illness, surgery for a son or daughter, or for a plane ticket back to the United States. The promise is always to pay you back. You even might get documents or calls from lawyers as "proof."

But as genuine as the relationship and requests for money might seem, they're part of an elaborate scam. The money that was wired – and the person you thought you knew and loved – will be gone.

"These relationship scams are often a long, drawn-out process where the con artist nurtures a relationship, then convinces the victim to send money," Commerce and Insurance's Consumer Affairs Director Gary Cordell said. "These scammers have been known to steal the real names and photos of U.S. service personnel to set up a fake profile, and prey on the sympathy and patriotism of victims. They also have also been known to use religious singles sites, using religion as a ploy to gain trust before asking for money. Any time someone you've never met in person asks for money, it's usually a warning sign that something isn't right."

"Always use caution and common sense when dealing with someone you haven't met in person," Cordell said. "Never wire money to someone you meet online, no matter how compelling their story or how strong their appeal to your emotions might be."

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Signs that you may be dealing with a scammer:

- The pictures posted on the person's profile mostly seem to be professional quality model images, instead of candid pictures from a person's everyday life. If a picture looks too good to be true, it probably is.
- The online companion professes love way too early in your interaction with him or her.
- You are asked to send money for gifts, a sick relative or a plane ticket to the U.S.
- The person claims to be a U.S. citizen working in another country, claims to be well off or a person of important status.
- The person makes excuses about not being able to speak by phone.
- The person's writing includes frequent spelling or grammar mistakes.

Proceed with caution with online dating. Even if you use only dating sites whose reputations are well-established, still keep your wits about you.

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